

DECLARATION OF IVELISSE SALCEDO

I, Ivelisse Salcedo, hereby declare as follows:

1. I have worked as an Assistant Branch Manager for JPMorgan Chase Bank, N.A. (“Chase”) since May 2012. From May 2012 until August 2014, I was the Assistant Branch Manager at a branch on 99th Street in Corona, New York. In August 2014, I was assigned to another Corona, New York branch located on 103rd Street. The information in this declaration is based on my personal knowledge.

2. I supervise eight part-time tellers. Although the branch’s personal bankers report directly to the Branch Manager, I also supervise their day-to-day activities. I keep track of the bankers’ attendance, review their account openings, schedule their work hours, and, when necessary, issue discipline to them.

3. I am responsible for hiring the tellers at my branch. When our branch needs to hire a teller, I send a requisition to the Recruiting Department. I then interview the candidates we receive from the Recruiting Department. Sometimes my Branch Manager sits in on the interview, but I ask all of the questions and decide who to hire. My Branch Manager always agrees with my hiring decisions. In the past two years, I have hired twelve tellers.

4. When a new teller arrives at my branch, I stay by the teller’s side for a week to make sure that he or she is adequately trained. I introduce the teller to our customers and observe as he or she performs transactions, coaching and correcting the teller throughout the day. I also schedule meetings at various times throughout the year to inform my employees whenever Chase has implemented or revised a policy or the team needs to review a particular process or procedure. I also prepare and lead a semi-annual safety meeting.

5. I am responsible for scheduling the work hours of all of the branch’s tellers and bankers. I schedule our tellers and bankers based upon our business needs and our peak hours. I also receive and review time-off requests. I decide whether to approve or deny those requests based upon the needs of the branch and whether we have adequate coverage. Throughout the week, I monitor our tellers and bankers’ time and attendance.

6. I also assign my tellers specific duties in addition to their work on the teller line. For example, I assign one of my tellers to work on the floor greeting customers and helping them use the ATMs. I select my friendliest and most outgoing tellers for this task. I also assign other tellers to prepare coin shipments, empty cash recyclers, and fill the coin dispensers. I have assigned a teller custodianship over the vault. When choosing a vault custodian, I make sure that I select a teller who does not show cash differences.

7. I coach my tellers and bankers. To motivate my tellers, I print our sales every day and show them how much money they can make if they complete a referral. I also show our bankers every day their sales numbers to create competition among them. When I observe a teller taking too long to process a transaction or showing too many cash differences, I sit down with the teller and how he or she can improve. I remind the teller that I am there to help, and I offer to work closely with him or her over the next few days.

8. I complete performance evaluations for tellers. I write the comments and assign ratings to the tellers. My Branch Manager reviews the performance evaluations, but does not change my ratings. I also decide whether to recommend my tellers for promotion. For example, I previously placed my lead teller on a career development plan for a promotion to a Lead Teller Operations Supervisor position. I also placed another teller on a career development plan and then promoted her to a Personal Banker position. She was a hard worker and deserved the promotion.

9. I also discipline my tellers. I am able to do so without the input of my Branch Manager. If a teller's performance does not improve, I recommend the termination of his or her employment. I have terminated the employment of four different tellers over the past two years.

10. I resolve escalated customer complaints. If a customer complains about an employee, I let the customer know that I will correct the issue, and then I coach the employee about whom the customer complained regarding customer service. If a customer complains about a restriction on his or her account, I call our Fraud Department to see if I can help the

customer remove the restriction. I typically handle these customer issues without involving my Branch Manager.

11. As the Assistant Branch Manager, I am responsible for the branch operations. I ensure that my tellers understand and comply with Chase policies designed to ensure adherence to applicable regulations. I monitor the tellers' cash control. Each day, I review whether a teller has a cash difference, and I make a record of those differences and determine whether they warrant corrective action. I observe the tellers and make sure they follow protocol regarding cash deposits and take identification whenever they make a cash exchange. I confirm that tellers collect all of the information necessary to complete a currency transaction report for any transactions that exceed ten thousand dollars. I review our monetary instrument log to determine whether I am receiving from my tellers all of the reports and paperwork that they should be completing throughout the day.

12. I also make sure that our tellers are following the proper procedures when replenishing and settling the ATMs, and I advise them how to identify potential fraud. I observe the bankers to make sure that they provide our customers all of the disclosures that are required under the law. At all times, I monitor my tellers and bankers to make sure that they are following Chase policy. This is how I guarantee that our branch has a successful audit.

13. To help maintain our branch's profitability, I work in conjunction with our Branch Manager to make sure that our bankers are finding the right sales opportunities. When a banker is opening an account, I review the customer's sales profile to make sure the banker did not miss an opportunity to offer a particular product to the customer.

14. I spend approximately five percent (5%) of my time assisting on the teller line or banker line. When I perform teller transactions, I continue to supervise my tellers, handle escalated customer issues, and perform overrides. I may be on the teller line, but I am still acting as a manager. I decide when and for how long to help on the teller or banker line based on the needs of the branch.

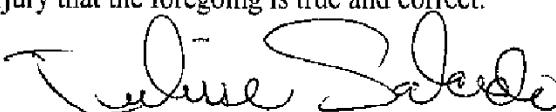
15. Managing the operations of the branch and supervising the performance of my tellers are my primary duties as an Assistant Branch Manager. I spend approximately fifty percent (50%) of my time supervising and coaching branch's tellers and bankers. I spend another thirty percent (30%) of my time managing operations tasks, such as reviewing batch reports, monitoring cash controls, and making sure our disclosures are up-to-date. I spend approximately five percent (5%) of my time scheduling the work hours of tellers and bankers, five percent (5%) preparing cash audits and settling ATMs, and five percent (5%) of my time handling escalated customer service issues.

16. I am aware that a lawsuit has been brought against Chase claiming that Assistant Branch Managers were misclassified as exempt from overtime requirements and should be paid overtime, and that I could be invited to join that case as a plaintiff or class member.

17. I have not been coerced or threatened in any way to give the information in this declaration. I understand that I did not have to give this declaration, can provide or refuse to provide a declaration or testimony, and know that giving information in this declaration is not a condition of my employment with Chase. I attest to the information in this declaration voluntarily and of my own free will.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: September 18, 2015



Ivelisse Salcedo